



02/05/01

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02-06-01

PTO/SB/05 (12/97)

Approved for use through 9/30/00 OMB 0651-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	2940.2.1	Total Pages	68
First Named Inventor or Application Identifier			
John Michael Dunn			US PTO 601
Express Mail Label No.	EL631540789US		



02/05/01

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. Fee Transmittal Form
(Submit an original, and a duplicate for fee processing)
2. Specification [Total Pages 36]
(preferred arrangement set forth below)

- Descriptive title of the Invention
- Cross References to Related Application
- Statement Regarding Fed sponsored R & D
- Reference to Microfiche Appendix
- Background of the Invention
- Brief Summary of the Invention
- Brief Description of the Drawings (if filed)
- Detailed Description
- Claim(s)
- Abstract of the Disclosure

3. Drawing(s) (35 USC 113) [Total Sheets 23]

4. Oath or Declaration [Total Pages 6]

- a. Newly executed (original or copy)
- b. Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 17 completed)

i. DELETION OF INVENTOR(S)

Signed statement attached deleting inventor(s)
named in prior application, see 37 CFR 1.63(d)(2)
and 1.33(b).

5. Incorporation by Reference (useable if Box 4b is checked)
The entire disclosure of the prior application, from which a
copy of the oath or declaration is supplied under Box 4b is
considered as being part of the disclosure of the
accompanying application and is hereby incorporated by
reference therein.

Assistant Commissioner for Patents
ADDRESS TO: Box Patent Application
Washington, DC 20231

6. Microfiche Computer Program (Appendix)
7. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)
 - a. Computer Readable Copy
 - b. Paper Copy (identical to computer copy)
 - c. Statement verifying identify of above copies

ACCOMPANYING APPLICATION PARTS

8. Assignment Papers (cover sheet & document(s))
9. 37 CFR 3.73(b) Statement Power of Attorney
(when there is an assignee)
10. English Translation Document (if applicable)
11. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations
12. Preliminary Amendment
13. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
14. Small Entity Statement filed in prior application,
Statement(s) Status still proper and desired
15. Certified Copy of Priority Document(s)
if foreign priority is claimed)
16. Other: Express Mail Certificate
Request for Non-Publication

17. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:

Continuation Divisional Continuation-in-part (CIP) of prior application No.: 60/180,013

18. CORRESPONDENCE ADDRESS

Customer Number or Bar Code Label 21552 or Correspondence address below

NAME	Kyle H. Flindt		
ADDRESS			
CITY	STATE	ZIP	
COUNTRY	TELEPHONE	FAX	

Burden Hour Statement. This form is estimated to take 0 2 hours to complete Time will vary depending upon the needs of the individual case Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, D.C. 20231 DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS SEND TO: Assistant Commissioner for Patents, Washington, D.C. 20231.

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FEE TRANSMITTAL

*Patent fees are subject to annual revision.
Small Entity payments must be supported by a small entity statement,
otherwise large entity fees must be paid. See forms PTO/SB/09=12.
See 37 C.F.R. §§ 1.27 and 1.28*

TOTAL AMOUNT OF PAYMENT **\$521.00****Complete If Known**

Application Number	
Filing Date	February 5, 2001
First Named Inventor	John Michael Dunn
Group Art Unit	
Examiner Name	

Attorney Docket Number 2940.2.1

METHOD OF PAYMENT (check one)

1. The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number **13-0763**
Deposit Account Name

Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 Charge the Issue Fee In 37 CFR at the Mailing of the Notice of Allowance

2. Payment Enclosed:

Check Money Order Other. Credit Card

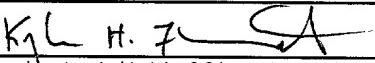
FEE CALCULATION (continued)**3. ADDITIONAL FEES**

Large Entity	Small Entity	Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)
105	130	205	65 Surcharge - late filing fee or oath
127	50	227	25 Surcharge - late provisional filing fee or cover sheet
139	130	139	130 Non-English specification
147	2520	147	2520 For filing a request for reexamination
112	920*	112	920* Requesting publication of SIR prior to Examiner action
113	1840*	113	1840* Requesting publication of SIR after Examiner action
115	110	215	55 Extension for reply within first month
116	390	216	195 Extension for reply within second month
117	890	217	445 Extension for reply within third month
118	1390	218	695 Extension for reply within fourth month
128	1890	228	945 Extension for reply within fifth month
119	310	219	155 Notice of Appeal
120	310	220	155 Filing a brief in support of an appeal
121	270	221	135 Request for oral hearing
138	1510	138	1510 Petition to institute a public use proceeding
140	110	240	55 Petition to revive - intentional
141	1240	241	320 Petition to revive - unintentional
142	1240	242	620 Utility issue fee
143	440	243	220 Design issue fee
144	600	244	300 Plant issue fee
122	130	122	130 Petitions to the Commissioner
123	50	123	50 Petitions related to provisional applications
126	240	126	240 Submission of Information Disclosure Stmt
581	40	581	40 Recording each patent assignment per property (times number of properties)
146	710	246	355 Filing a submission after final rejection (37 CFR 1.129(a))
149	710	249	355 For each additional invention to be examined (37 CFR 1.129(b))
Other fee (specify) _____			
Other fee (specify) _____			

*Reduced by Basic Filing Fee

SUBTOTAL (3)

0

SUBMITTED BY					Complete (if applicable)	
Typed or Printed Name Kyle H. Flindt					Reg Number	42,539
Signature 	Date Feb 5, 2001	Deposit Account User ID				

Burden Hour Statement. This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231 DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO Assistant Commissioner for Patents, Washington, DC 20231

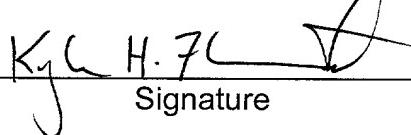
REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)		First Named Inventor	John Michael Dunn
Title	SYSTEM AND METHOD FOR FACILITATING REALTOR-ASSISTED LOAN SHOPPING AND ORIGINATION		
Atty Docket Number		2940.2.1	

02/05/01
JES/PL

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

February 5, 2001

Date



Signature

Kyle H. Flindt

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

PATENT APPLICATION
Docket No.: 2940.2.1

CERTIFICATE OF MAILING BY "EXPRESS MAIL"

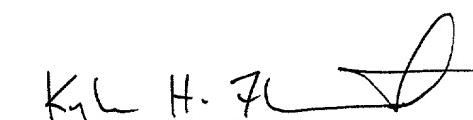


"Express Mail" Mailing Label No.: EL631540789US

Date of Deposit: February 5, 2001

I hereby certify that this patent application in the name of John Michael Dunn, Howard H. Conyack, Jr., Joseph Michael Marcasiano, George A. Chrisbacher, and John Christopher Remetz for SYSTEM AND METHOD FOR FACILITATING REALTOR-ASSISTED LOAN SHOPPING AND ORIGINATION, together with the drawings; a joint signature Declaration, Power of Attorney, and Petition; and Request for Non-Publication; are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above in an envelope addressed to Box Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231.

Respectfully submitted,



Kyle H. Flindt
Reg. No. 42,539
Attorney for Applicants

Date: February 5, 2001

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